



homes

FOR WORKERS



FEDERAL EMERGENCY ADMINISTRATION OF PUBLIC WORKS



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TECHWOOD HOMES IN ATLANTA

Typical of the 51 modern communities for families of low income, comprised in the \$130,000,000 program of the Housing Division of the Public Works Administration

HOMES FOR WORKERS

HOUSING DIVISION
BULLETIN No. 3



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**FEDERAL EMERGENCY
ADMINISTRATION OF PUBLIC WORKS**

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HOUSING DIVISION

H. A. Gray, Director

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FOREWORD

THE most pressing problem facing the people of the United States, for which no final solution has as yet been demonstrated, is that of housing low income groups.

How great is the need? The United States Senate answers, reporting that 13,200,000 new dwelling units must be built by 1945. That requires an average construction of 1,320,000 new houses and apartments each year for the next 10 years.

What is being done? The Bureau of Labor Statistics says that in 257 typical cities surveyed only 22,063 new homes were built in 1934. In the more normal year of 1925 only 491,222 homes were completed in these cities. Therefore, even if the private construction industry comes back to pre-depression full strength, it will be able to meet less than half of the need.

What will happen to wage earners? Even if this enormous deficit in all kinds of housing were made up, past experience suggests that unless some new techniques are developed little or none of the new construction will be of the kind which low-income families can afford. Unless we very quickly change our habits of thought and action about housing, workers will have to remain content with the cast-off, frequently worn out, almost always deficient houses discarded by other sections of our population.

"Homes for Workers" is a simple statement of the housing situation which confronts American workers and their Governments — Federal, State and Municipal. It has been prepared as a joint project by the Public Works Administration and

by the Works Progress Administration, for use in adult education classes conducted by the Educational Division of WPA.

Public Works Administrator Harold L. Ickes, under whose direction the Federal Government has been constructing 25,000 dwelling units in 51 projects located in 36 cities as a demonstration of low-rent housing possibilities, says that the future housing program is a matter for the cities to solve. The cities are what their citizens make them; and their citizens are, in large measure, the workers. Do the workers want low-rent housing?

H. A. GRAY,

Director of Housing.

CONTENTS

Chapter	Page
I. Is There a Housing Problem?.....	1
II. What Makes a Home?.....	5
III. How Good are American Homes?.....	10
IV. What are the Effects of Bad Housing?.....	14
V. What is the Need for New Housing?.....	17
VI. What is the Cost of Housing Money?.....	20
VII. What is the Cost of Housing Development?..	27
VIII. How Real Estate Taxes Affect Housing....	32
IX. How Could We Have Better Housing?....	35
X. What is Slum Clearance?.....	45
XI. How Does the Government Help?.....	51
XII. What Can Local Governments Do?.....	61
XIII. What Have Workers Done?.....	67
XIV. What Can Workers Do?.....	72
XV. The Future of Government Housing.....	76
XVI. The Future of Private Housing.....	79
XVII. Conclusion.....	82
Bibliography.....	84

Chapter I

IS THERE A HOUSING PROBLEM?

EVERYBODY talks about housing these days. The dictionary says that "housing" means "that which gives shelter", but the word, as most people use it, includes "low cost." Although most people mean, by this term, housing of which the construction cost is cheap, this is not the proper definition. Cheap construction is only one part of low-cost housing.

The proper definition would be housing that is provided at low cost to the tenant. Usually when you read about "housing", the writer refers to homes for low wage earners.

The reason that housing is so much talked about is that there seems to be a problem of providing good houses at prices which wage earners can pay. Three kinds of people are interested in low-cost housing; the people who live in it, the people who make money from providing it, and the people who think something should be done about it.

If there is a (low-cost) housing problem, you would think that the people who live in low-cost housing would be doing the most to solve it. You would even wonder, "Are those who live in low-cost housing, and those who think it should be improved, the same people?" Up to the present time there has been a great deal of difference. They have not been the same people.

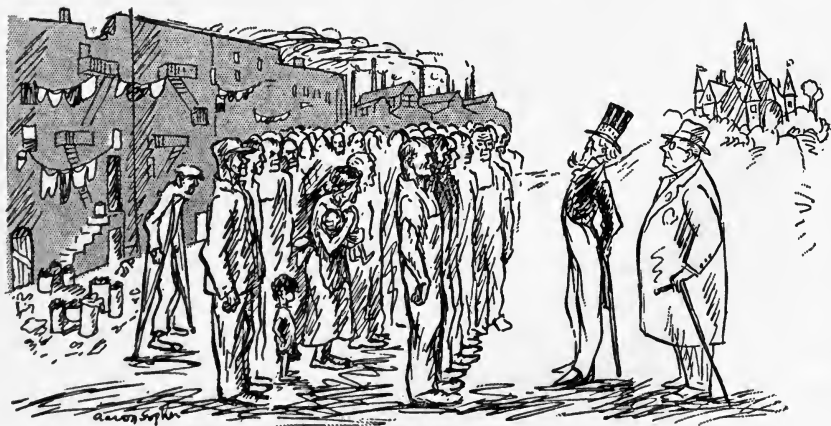


Why Is Housing Bad?

The main reason that so little has been done to improve low-cost housing is that the people who live in it have on the whole done nothing to demand improvement.

The people who have been most concerned about the improvement are the second and third kinds of people—those who make money from providing housing, and those who live in good homes and think everyone else should have a good home. Neither of these groups can see to it that the first has good housing unless there is a real demand for it.

This housing may be provided in one of two ways or by a combination of both—either by government or by private business, or by the two working together. Perhaps the people who live in bad houses will band together and demand better houses, however it is to be obtained. As we shall see later, these people could, through unified action, force an improvement of housing. If the people who provide housing now are unable to produce a better and cheaper house, then those who need that house may decide to go to their government and demand it.



It Has Been Done

This kind of thing has happened many times before. A hundred years ago only the well-to-do were educated because schooling was expensive. People decided that an education was so important that every one should have it. There was a long fight before the public-school system was established but now everyone may go to school. It is the same with medical care and protection against disease.

Building of homes has always been considered the right of private business. So long as the public is satisfied with the product offered, there is no reason why that condition should be changed. When the product becomes unsatisfactory, however, private builders may face the choice of improving it or losing the business.

The second thing which might happen to provide a solution to the housing problem is that private builders may be able to produce a good home at prices which people now pay for worn out or cheap shoddy housing. When this happens no one will have reason to ask the Government to take a hand. American business is constantly finding ways to produce better automobiles and refrigerators at lower cost. Some people say that if housing were turned over to the automobile manufacturer, we would soon have good homes for everyone. But as we shall see later, the problem is not as easy as that. Many elements beyond the control of manufacturers have pushed the price of housing to its present high level. To get the price down will require the cooperation of not only manufacturers, but those who own the land on which homes are built and those who lend the money for building.



Questions

Is there a low-cost housing problem in your city?

If so, are any of the three groups mentioned in this section trying to do anything about it?

Do you think your city or State or the Federal Government should take a hand in housing, as they have done in the field of education or in such things as city water?

If so, how far should they go?

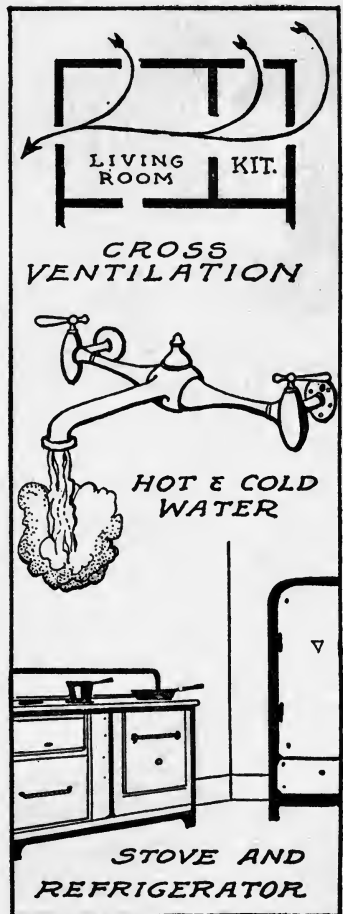
WHAT MAKES A HOME?

WHAT does the householder have a right to expect in his home? Just as every American has a right to education he should have a right to a home that is healthful and sound, a home that contains enough space for his family to live a normal private life. This standard seems simple enough and reasonable to expect.

We next ask ourselves, What must a home have to be healthful and sound and contain sufficient space? Well, that varies in different parts of the country. A home may be satisfactory in Florida without heating equipment, but such a home certainly would not be satisfactory in Wisconsin. Perhaps a properly protected well and outdoor privy could serve a farm home in Nebraska but they would not pass in the crowded section of Pittsburgh. It is very difficult to establish a minimum standard which everyone will agree to.

Housing Standards

Recently the Housing Division of the Public Works Administration in Washington published a list of standards which are met in the 51 housing projects which this



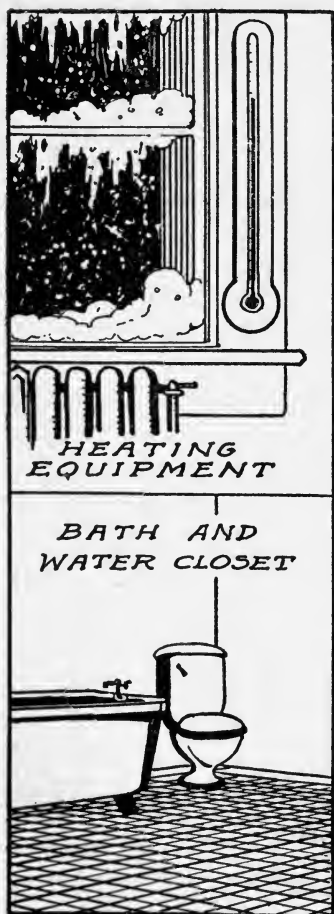
organization is building in 36 cities. The first thing these standards require is that every home should have cross ventilation; that is, that it should be planned so that breezes can blow *through* all the rooms.

Then minimum room sizes are set up, 150 square feet for living rooms, 100 square feet for bedrooms, 75 square feet for kitchens. Every home must have running water and some means to heat water. Every home must have heating equipment if the climate calls for it.

Some provision must be made for cooking and refrigerating. Every home must have an indoor water closet and provision for bathing. Construction must be sound and every room must have large windows.

Although it is not exactly a standard of housing as such, the number of people who live in a dwelling certainly has an influence on living conditions. Very often in slum housing you find a whole family, father, mother, and three or four children, living in one room. This certainly is neither healthful nor decent.

In PWA housing projects the number of people who live in a dwelling is definitely limited. In the first place it must be a family — no lodgers, or two separate families in one dwelling. In the second place no more than two persons may occupy one bedroom (children under 2 years of age are not counted) and only one person may sleep in a living room. In other words, a dwelling



that has a living room, two bedrooms, bath, and kitchen could house a family of father, mother, three children over 2 years of age, and whatever children are under 2 years of age.

But it is not enough to set up satisfactory standards in the home if the neighborhood is bad. No single home, however well built, can stand against a blighted neighborhood.

Blighted Areas

This term refers to a residential area which has started on the downgrade. Sometimes it is an old neighborhood with once fine homes which are now used as boarding houses, or cut into flats, or remodeled into stores. Sometimes it is an area of small homes that started out to be a good neighborhood, but failed, for whatever reason, and is now running down. Usually blighted areas have no zoning protection against the building of factories or repair shops or any kind of nuisance.

When a neighborhood is on the downgrade its first stages are called "blight." As a rule when we call an area "blighted" we mean that, although it is on the downgrade, it is not past saving.

The Housing Division has worked out neighborhood standards too. Homes should be within easy walking distance of stores and school. Children should not have to cross main streets with heavy traffic on their way to school. Nor should they be obliged to play in streets for want of proper playground space. Neighborhoods should also be near main lines of transportation such as busses and street cars.

These are the positive requirements for decent living. Some others are what we might call preventive. The Housing Division checks into city ordinances to see whether zoning ordinances give

protection against the building of factories nearby, whether the building codes are up to date, and whether demolition ordinances provide for condemning and tearing down buildings that are unfit to live in. Unless a city has such ordinances and enforces them no neighborhood is safe from the possibility of becoming a slum.

What Is a Slum?

No two people will agree on the exact definition of a slum. One thing is sure. A slum is a blighted area in an advanced stage of decay.

There are two kinds of slums in cities: first, slums that “got that way”, and second, slums that “started that way.” Whenever the housing in an area is so bad that the lives of the people who live there are endangered in health, safety, or morals, then that area can be called a slum.

Neither this definition nor that for blighted areas should mean anything against the people who are forced by circumstance to live in such areas.



Questions

Does *your* home meet the requirements mentioned in this section?

What about the other homes in your neighborhood?

Suggestion.—List these requirements and add any others you think should be included. (This may be done in class, with the aid of the instructor.) Take the list to the homes of a half dozen or so of your friends and see how they “measure up.” Your friends may be as interested as you in doing this and, by helping you, also become interested in the housing problem. Bring your findings to class and compare them with others brought in. You may also consider bringing them together in one book, pasting in any snapshots that can be secured.

Chapter III

HOW GOOD ARE AMERICAN HOMES?

THESE standards of living seem simple. Not many people would deny that every American has a right to expect them in his home and neighborhood. Yet millions of American homes do not even approach these requirements.

In 1934 the Department of Commerce conducted an inventory of housing conditions in 64 typical cities. Before we look at the results of this inventory we should remember that housing in cities is usually better than rural housing because in cities there are laws that require minimum decency and safety and healthfulness. We should also remember that the 64 cities represent just a cross section of the country and that the figures to be quoted are based on a study of only 1,500,000 buildings.

So now let us look at the figures. Among these million and a half homes, 275,000 either needed major repairs (which means almost complete rebuilding) or were unfit to live in; 250,000 of these homes were overcrowded; 75,000 had no running water; 202,000 had no indoor water-closet; and 303,000 had no provision for bathing.

Now these figures should be multiplied many times if we think of all the cities in the United States. Figures are usually hard to understand, but some figures tell their own story.

The City Is Bad

In New York today there are nearly 300,000 inhabited rooms that do not have any windows.

In one large area in St. Louis only one out of every four homes had a private indoor toilet. In the low-rent areas of Pittsburgh a report was recently made on 25,000 dwellings, of which 10,600 either needed major repairs or were unfit to live in. In Minneapolis one out of every seven dwellings is unfit. Of two large blighted areas in New Orleans nearly half the homes had no sanitary facilities of any kind. These are cases picked at random and are typical of the condition of low-rent housing in every city in the United States.

Although we do not have figures on rural housing equal to those on city housing, those that we do have indicate that it is on the whole far worse than that in the cities.

Because of the distances involved, it has been much harder to make surveys of rural housing.



◀ One out of six like this.



◀ One out of seven like this.



◀ One out of six like this.



◀ One out of twenty like this.



◀ One out of five like this.

However, the Census Bureau and the Department of Agriculture have published enough figures on the subject for us to get an idea of the condition of farm and village homes.

The Country Is Worse

From the census of 1930 we learn that less than one out of six farm dwellings had running water and less than one out of seven had electric light. The Department of Agriculture tells us that in 1934 only half of the farm dwellings in the country were in fair condition. That means that the other half—about 3 million—either needed major repairs or were not fit to live in. In 1926 the Department of Agriculture made a cross section study of nearly 3,000 farm houses in widely scattered States.



← Five out of six have no running water.



← Six out of seven have no electric lights.



← One half of our farm houses need major repairs.



← Only one out of twenty comes up to the American Standard.

Of these only 1 out of 20 measured up to the so-called American standard.

Some people say that as much as one-third or 10 million of the homes in this country could not measure up to the standards which the Public Works Administration Housing Division considers every person should enjoy.

Questions

Are there any figures available to show how your city compares with those reported in this section?

Whether or not there are such figures would you say the general situation in your city is better or worse than that indicated for these 64 typical cities?

Chapter IV

WHAT ARE THE EFFECTS OF BAD HOUSING?

IF no ill effects resulted from so much bad housing, we might not feel so concerned about it. But the facts are that the condition of housing, particularly in the cities, has a serious effect on public health, crime, and taxes. Many people have suspected for years that bad housing was a great expense to the public, but until recently no one has produced facts and figures to prove it.

Now we know that in the slums we will find the poorest health conditions for almost any city. There the rate of tuberculosis is much higher than that of the whole city. For instance, the general death rate in Cleveland slums is twice that of the better residential districts but the tuberculosis death rate is nearly seven times greater. The reason for this high rate is that slum tenements and shacks are not only damp and dark but often so overcrowded that one tubercular inhabitant inevitably gives the disease to others.

. . . and Babies Die

The rate of infant mortality is constantly being reduced for cities as a whole, but it remains consistently high in slums. In Baltimore, for example, the infant mortality rate in slum areas is three times that of the better residential districts. In the tenement districts of New York three out of four babies have rickets, a disease which is



almost unknown in the better districts of our cities. These cases give some idea of what the slums do to the health of slum dwellers.

Kids Go Wrong

Slums also make it difficult for children to avoid the temptation of stealing. Because there is no room in their homes, or because the homes are unattractive, slum children form gangs that play in unhealthful alleys and practice petty thievery. In such a Chicago area one out of every four boys between the ages of 10 and 17 passed through the juvenile court in one year. Nearly half of the Philadelphia boys with criminal records come from one large slum district. One-fourth of Seattle's juvenile delinquents live in a slum area. We have learned from such reports that the habits of burglars, kidnapers, and criminals of all kinds are to a large extent formed in childhood spent in the slums.

To those who live in the slums, the effect of bad housing is too often broken lives. To those who do not live in the slums, their toll is increased taxes to pay for medical care of diseases bred by the slums; to pay for arrest and detention of criminals who have learned their tricks in the slums; to maintain fire departments to prevent the spread of fires that break out in slum shacks and tenements.

Heavy Taxes

Chicago in one year paid out \$3,200,000 to provide services for a blighted residential area. This amount included the cost of schools, police and fire protection, public health, courts, prisons, street cleaning, paving, lighting, garbage collection, and all the other services that a city provides. Three years after the taxes were due to pay for these



services \$586,000 had been collected. Cost of the area to the taxpayers of Chicago was five times the income. The cost of fires alone in a Minneapolis slum amounted in one year to more than twice the tax income. In a slum area in Boston, the cost of operation for 1934 was 10 times the tax income.

These then are the effects of bad housing. *No one escapes them.* Those who live in the slums know from personal experience what the cost is. Those who live in fine mansions up on the hill are beginning to realize that they are not free from the harmful effect of the slums.

Improvement of housing alone cannot wipe out these bad conditions. Incomes must increase if malnutrition and outright hunger are to be eliminated. Good housing will never buy more and better food for children. What it can do is this: it can provide homes in which well fed children cannot contract rickets or tuberculosis, and its construction can provide jobs for millions of men so that they can buy proper food for their children.

Questions

Do you think disease and crime are caused by slum living or are they all caused by still other factors?

If so, what are those factors?

Suggestion.—Get information from your local health and police departments on disease and crime in various parts of your city. Compare the figures on slum areas with those of other parts of the city.



WHAT IS THE NEED FOR NEW HOUSING?

ONLY within the last few years have we taken stock of the bad housing in the United States. Perhaps because it is easier to count, housing in the cities has been given greater attention. Farm homes on the whole are probably worse than those in the cities. In fact, counting farm homes, some experts claim that the lives of as much as one-third of the families in the United States are darkened by the homes which they occupy.

What this means in the way of a housing problem is that we probably should tear down and rebuild these 10 million dwellings before we begin to think of additional homes that will be necessary to take care of new families that are set up. Forgetting for the moment the bad housing which should be torn down and replaced, let us think of the need for additional homes.

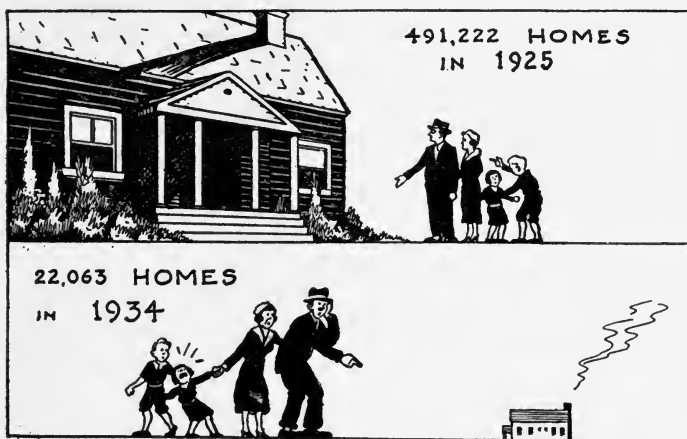
Many Houses Needed

The Bureau of Labor Statistics in Washington collects figures on construction in 257 typical cities all over the country. In 1925 homes for 491,222 families were built in these cities. But in 1934 only 22,063 were built. This means a falling off of more than 95 percent. Yet in 1934 there were more families that needed housing than there were in 1925.



From these figures you can see that in 10 years we have piled up a tremendous immediate need for housing which, because of the depression, was not satisfied. We are years behind schedule in providing *any* kind of housing . . . let alone good housing for wage earners.

The United States Senate considers that, before 1945, we will need, in replacement and additional dwellings, 13,200,000 new units if the country is to be decently housed. It is not likely that so many homes will be built. Unless traditional practices are greatly changed we can assume that only those in the upper income groups will be provided with good, new housing; that a certain amount of cheap, shoddy housing will be built for the middle income groups; and that the 6½ million homes which the Senate says should be torn down and replaced will continue to house the poor until they fall down by themselves.



Questions

Have any studies been made to determine the need for new housing in your city?

From your own knowledge of your community, would you say there is need of replacing present houses or building additional houses, or both?

Chapter VI

WHAT IS THE COST OF HOUSING MONEY?

IN a nation that has the ability to manufacture the best products at the lowest prices, why is it that our housing falls so far below the standards set by industry?

Three major items make up the cost of housing: first, the cost of money; second, the cost of land; and third, the cost of construction. Under the present system of housing construction and sale, all of these costs are too high.

The highest and most difficult to crack is the high cost of money. Very few people who build houses either for themselves or for profit have all the money necessary. They must borrow the larger part.

For the purposes of this story we shall forget the man who builds for himself and speak only of those who build for profit — to rent, or to sell.



The builder must first have land. This, as we shall see in the next chapter, he usually buys at a price far above its actual worth. Having secured his land, he lays his plans before a lending company. It makes loans based on the price at which the builder hopes to sell the house.

Discounts and Bonuses

Because neither the builder, the lending company, nor the original landowner knows that some one will buy the completed house at the price they have gambled on, they all hedge their bets. Frequently they discount mortgages. That is, they say, "We will place a \$5,000 mortgage on the house, but we will only put up \$4,000 for it. If the man who buys this house can pay the \$5,000, that's fine; but if he can only pay \$4,000, then we still don't lose anything."

Sometimes they charge bonuses for changing a construction loan into a mortgage and they charge fees for making the mortgage. In the end the man who finally buys the house pays a sum in which more than 25 cents out of every dollar is the cost of borrowing the money to build the house.

Suppose you went to a rich friend to borrow \$10 and he said, "I'll be glad to lend you the money on



these terms: you will borrow \$10 to be paid back in a year plus 6 percent interest. You must pay me \$10.60. But because I don't trust you very well and you might not pay me back I'll only give you \$7.50."

Double the Price

This is more or less what happens to the man who buys a house under financing terms which are not unusual today. Translating this example back into terms of housing finance we learn that the man who buys a "\$5,000" house pays out in 15 years, before he owns the house, \$9,500. Of this, \$2,375 represents money which he never had the use of. Here is perhaps the most important reason why decent housing is not provided for the low wage earner.

Housing is bought or rented on the installment plan, and of course some carrying charges are expected. But the automobile business is also run largely on an installment basis, as are many others. None of these industries could sell their products if they doubled the sales price just to protect themselves against failure to sell.

If they did not know their market any better than the housing industry, they probably would operate with the same risk; and to do profitable business, they would have to charge the same interest. The success of the automobile has been partially due to economies of construction, but it is no less due to the fact that the automobile manufacturers know about how many cars they can sell and where, before they start to build.



Market Is Not Studied

Houses have rarely been built this way. In the first place, the industry is run by thousands of small operators rather than a few large ones. The men who build houses seldom lay plans in advance. They have a hunch that it might be good business to build 1, 10, or a hundred houses in any given locality. They build their houses, without knowing, for instance, that some other builder has had the same plan for the same locality. Perhaps twice as many houses are built as there is any need or market for.

The result is that these houses stand empty until an increase in population or a population shift provides a buyer or tenant. In the meanwhile the builder has money tied up and he may lose all of it before people want his houses. To save something he may reduce the price. These ups and downs are a part of the risk in building (that we mentioned earlier) which makes the money lenders charge so much for building loans.

There is only one way in which this part of the risk can be removed. That is for people who build houses to plan ahead and to work together. No less important than planning how *many* houses to build, is to plan *where* they should be built.

People Move About

The other part of the risk which makes building money expensive is the shift in population. In cities, for instance, neighborhoods are constantly changing.

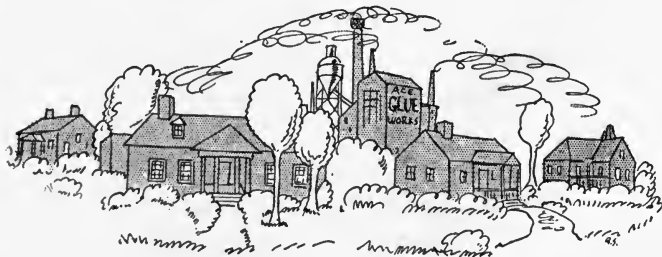
Probably you have noticed this in your own town. What used to be, 20 or 30 years ago, the best residential



neighborhood where the president of the bank and such people used to live in fine stone mansions, is now a neighborhood of stores and boarding houses or even slums. A nice neighborhood of small homes now is surrounded by industrial plants and only the poorest workers live there.

Well, loans were made to build these homes on the idea that they were worth \$100,000 or \$5,000. With the shift in neighborhoods, these values have been seriously cut. The \$100,000 has dwindled to \$10,000, the \$5,000 to practically nothing. Because the money lenders know that such changes are customary in American cities, they won't make first mortgages for more than 60 percent. The men who make second mortgages are gambling on even greater chances and they lay heavier odds to offset such possible losses.

Many things can happen to blight residential areas. Most cities now have zoning ordinances of some kind. These ordinances tell you what kind and size of building you may build in any given neighborhood. For instance, you cannot build and operate a glue factory in a district which is largely composed of homes because you would ruin the whole neighborhood for everyone else. These ordinances, most of which have been passed in recent years, have no effect on conditions which existed before they were passed. If they had been in force when the cities were started they would have been more effective.



Zoning Fails

Even at their best, however, zoning ordinances could not control many of the things which blight neighborhoods. The automobile, strangely enough, has had a large part in this work. Before the automobile, people could not move about quickly and easily. They preferred to live near their work, schools, stores, and such places. The automobile cut transportation time so much that people could move out to suburbs or country and still be as close to the places they had to go.

While this opened up new neighborhoods and caused many homes to be built and land was cheap, it also had its disadvantages. The automobile needed good roads which could only be built with tax money. The new houses needed water supply and sewers and sidewalks and street lighting; and all these things could only be bought with tax money. So taxes went up and they increased the cost of housing. Then, since people left neighborhoods already developed to move to suburbs, these central areas were abandoned and thus blighted neighboring areas.

If you think of it, you probably know many other reasons for the shift of population and neighborhood changes. It is a complicated subject, but the most important thing to remember is that every change contributes not only to the high cost of new housing but also to the bad condition of present housing.

Questions

Do you think real estate taxes should be reduced in order to encourage improvements in housing?

If so, where should those taxes be placed in order to maintain essential public services?

If the real estate owners of your city are organized they may be able to give you literature on this question. What do you think of their arguments?

Do population shifts in your city make real estate investments uncertain, thereby increasing the cost of housing money? Find illustrations of this.

Does your city have a zoning ordinance and, if so, is it effective in preventing the blighting of neighborhoods and the shifting of population?

Chapter VII

WHAT IS THE COST OF HOUSING DEVELOPMENT?

WE have said that land was expensive. Why is this so?

Well, most low-cost houses are built on new land which needs streets, sidewalks, lights, sewers, and water. To supply these things, of course, costs money and such improvement of land in itself about triples the original price.

Land Prices Multiply

But then you must add many other costs which are the really important ones—advertising, sales cost, three or four promoters' profits, and the same fancy financing charges which we learned of in the last chapter.

By the time you buy a 25-foot lot the land may cost you eight times what the original promoter paid for it—that is, if you are one of the first to buy a lot in a development. Perhaps some speculator has bought a dozen lots with the idea of selling them when the development becomes popular. If you buy a lot from him the price may be nearer 20 times the original cost.

The \$5,000 house which you hope to be able to buy some time probably has an inflated land cost hidden in the purchase price and you can be



sure that every unnecessary profit in that land price cheapens the construction and therefore the security of your house.

Most of us, when we think of a house, do not consider the land on which it stands. When you study the cost of housing, though, you cannot separate the two, for you cannot build a house until you have bought land to build it on.

England and America

In England they buy and sell land at prices based on what the land can earn; in this country, land is bought and sold at prices based on what the owner hopes he might be able to sell it for. Because owners, particularly in cities, always hold the hope that they can sell their land for more than they paid, it has no stable value, such as an automobile for instance possesses. As soon as there is any demand for homes, land prices go up. When there is no great demand, no one sells land unless he is absolutely forced to by circumstances. If land values were established on the basis of possible earnings we would have lower cost and better housing.

Irregular Wages



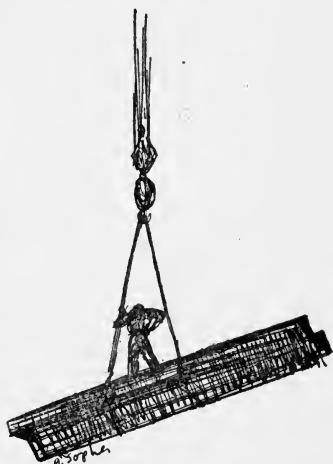
Some people who do not know much about housing think that the bar to lower costs is the wages paid to building labor. They note that the unions insist that carpenters should be paid, for example, \$1.50 per hour. They multiply that by 8 to see what the carpenter earns per day, and then by 6 to see what he makes per week, and then by 50 to see what his annual income is.

If carpenters worked an 8-hour day, a 6-day week, and a 50-week year, probably these wages *would* be too high for the work done. But the facts are that the very things which make the building industry irregular keep the carpenter from working much more than two-thirds of the year even in good times. Then bad weather conditions cut his working time further so that, actually, if he has 150 days' work a year he is lucky. At \$1.50 per hour he thus earns from \$1,200 to \$1,800 per year. These wages are certainly not too much to pay highly skilled workmen.

Low Annual Income

Until the unions, through their strength, forced wages up, the carpenters and bricklayers and plumbers and the rest not only had no way to secure steady jobs but they had to take whatever pay was offered for the jobs they got. Possibly workers might be willing to work at a lower hourly rate if they were sure the work would be steady. The important thing is not *hourly rates* but *annual income*.

If work were steady a somewhat lower hourly rate would still produce a greater annual income for workers. And it would also produce savings in building construction. But not until some security of employment is guaranteed will it be fair to ask labor to change the hourly wage rate. In any case, *pay to the men* who do the actual work of building a home *amounts to only half the cost of construction*, or *less than the fees an owner pays to the money lenders* for the privilege of borrowing their money.



High Material Cost

The fabrication and transportation of building materials are no less expensive than labor. As this element of housing now operates, big plumbing manufacturers, for instance, build a thousand bathtubs. These they sell to local jobbers who hold them in stock until there is a demand. Because building costs are so high generally and the cost of a bathtub in itself is high, the turnover is both slow and uncertain. So the price is boosted again to offset the slow turnover.

It would not be fair to criticize severely the lumber dealers and plumbing, roofing, plaster and other manufacturers for the high price of their materials, since they have so little control over the amount of construction which is built. Still, the cost of their products contributes a good deal to the high cost of housing.



Questions

Are there any real estate developments around your city with streets laid out and partly improved but with only a few scattered lots apparently sold and built upon?

Do you know if these scattered purchasers have to pay more for their lots in order to take up the promoter's loss on unsold lots?

Do you think these purchasers or their renters should be made to cover these losses?

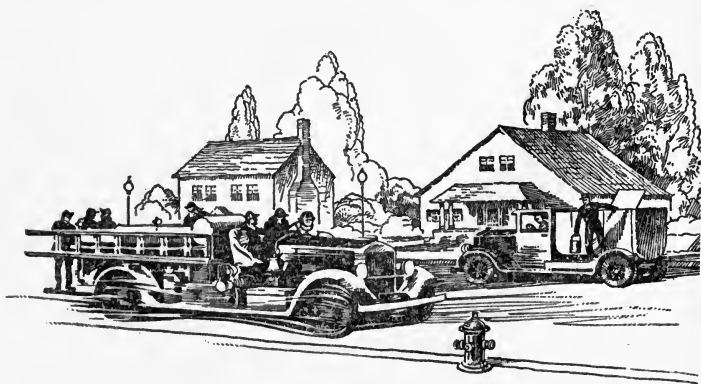
If not, how would you protect those who take risks and stimulate building?

Chapter VIII

HOW REAL ESTATE TAXES AFFECT HOUSING

A considerable part of the high cost of housing is high taxes. When you see houses for rent that need painting and repairs and wonder why nothing is done about it, very often the landlord, after he has paid his taxes and taken a small profit, has nothing left for repairs. Most people will tell you that real estate taxes are too high. About 80 percent of State and local taxes are provided by real estate taxes.

One hundred years ago the man who lived in a city did not expect much from his government. His children received no free schooling, he had no public library, his streets were not lighted or well paved. He had to dispose of his own trash and garbage and sewage disposal was elementary. In most cities there was no public health service, the water supply was impure and fire departments were not well organized. Because people did not have much service, they paid small taxes.

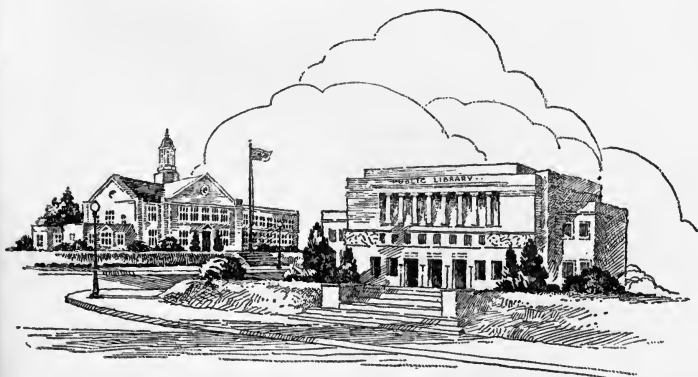


You Demand More

It would take many pages to tell all the things which the government now provides and which we take for granted. Yet the only way we can have these services is by paying taxes which, of course, are much higher than they were a hundred or even 20 years ago. Some people object to high taxes because they think the rise is due only to graft. This is not true, but people all over the world hate to pay taxes whether they can afford them or not.

Because people hate to pay taxes it is difficult for governments to collect them. So governments levy taxes against belongings which people cannot hide. In the old days when most people lived off the land, governments collected taxes in cows and horses. Now they put taxes on real estate. If a man does not pay his taxes, the government can claim his house or lot where it would be much more difficult, for example, to take his car or his furniture or stocks and bonds. Of course, we do have taxes on these things too because governments do not want to load all the taxes on real estate. But you will find that a large percentage of these taxes is not paid whereas only a small percentage of real estate taxes is not paid.

People do object rightly to the tax load which



real estate has to bear. It probably has considerable effect on the cost of housing and the amount of low-cost housing that is built. But unless governments can find some way to assure the payment of taxes levied against things people can hide, it is not likely that real estate will be relieved of its present heavy share of the load.

Questions

Do you agree with the above statements on the cost of building materials and the part this plays in the cost of housing?

How would you go about solving the problem?

What are the hourly rates for carpenters, bricklayers, plumbers, and other building trades workers in your city?

How much actual work do they get in a year and what are their annual earnings?

Should workers accept lower hourly rates if they get steady work?

Do you think the building industry should charge home owners and renters enough to provide hourly rates sufficient to carry construction workers through periods of unemployment? If not, how would you solve the problem?

Suggestion.—Get figures and opinions on the above questions from local unions as well as your Central Labor Union. Also go to a half dozen construction workers and get figures on their hourly rates and actual employment and annual earnings. Summarize and compile the findings of all the members of the class.

Chapter IX

HOW COULD WE HAVE BETTER HOUSING?

SOME experts have said that, if we could build houses like automobiles, we would solve the whole problem.

You would build houses completely in sections in factories where parts could be stamped out and built up by machines. You would ship these parts to a site and anyone with a diagram and a monkey wrench could put up his own house. A number of companies are working now to produce such a house and a few actually have been built.

Perhaps our grandchildren will build their houses that way and it probably is a good way to build — *if* it does not result in wiping out employment for millions of bricklayers, carpenters, plasterers, and plumbers. If we can produce and sell better and cheaper houses and if building trades workers can find satisfactory employment in "housing factories", then prefabrication and mass production of housing will be a good thing.

Right now, though, there are many obstacles which make it seem unlikely that we shall build houses like automobiles for some time to come. The first problem is something like that old question of which came first, the chicken or the egg. Mass production of housing is probably too expensive to put into practice until there is a big market. And there will probably not be a big market until mass production has been proved successful. The kind of houses which will



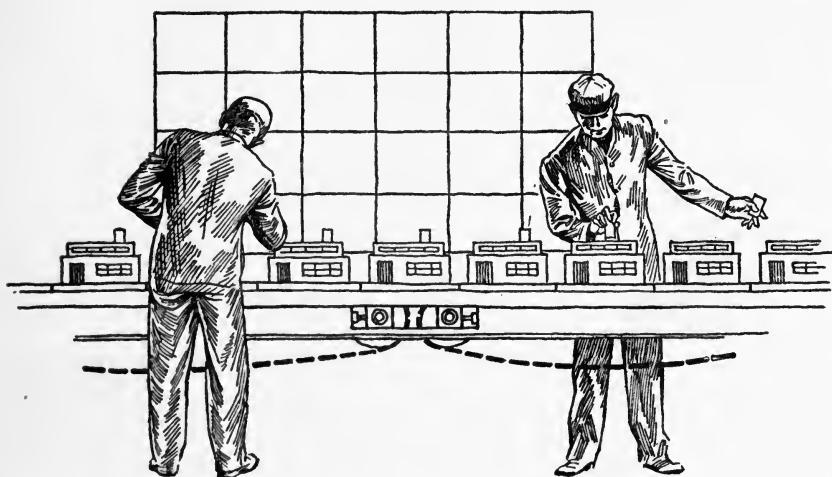
be built do not look like our established idea of a house. And while they will be better houses than we now live in, people probably will not buy them unless they are very cheap.

The Two Come Together

If the machinery necessary to build a cheap car were used to turn out only 500 or a thousand a year, each one would cost \$10,000 instead of \$500. So it is with mass-produced housing. Hundreds of thousands of houses must be built and sold if the price is to be really low. It is not impossible to break down this prejudice but it will take time.

Because land prices always go up when there is a demand, the sale of hundreds of thousands of houses annually must start a land boom. Unless some control of land prices is possible, the rise will tend to wipe out the saving made in the construction of houses and we will be back just where we have been.

The one thing most people who talk about the wonders of mass-produced housing forget is this.



An automobile is not fixed. Whenever parking space is restricted you can move your car. This may often be inconvenient but you do not need to buy a piece of roadway or parking lot for your car. But before you buy a house you must have land to put it on.

Any attempt to regulate the price of land in this country or to change the methods of sale to those of England, for instance, is sure to be fought bitterly to the very end. But unless something is done to control land prices, mass production will be unable to reduce the cost of housing to a level where workers can have decent homes.

Zoning

From what we have learned about the difficulties of producing low-cost housing we might think that nothing could be done to remove the obstacles. In this country, until recently, two methods have been used to improve housing.

The first which is general and which we have mentioned before consists in the development of city ordinances — particularly building codes, zoning, and demolition ordinances. Almost all cities and towns now have building codes which tell you how you must build. You are told that you cannot build rooms without windows, that walls must be of certain thickness, what kind of plumbing is permitted. These laws should be constantly revised to keep them in step with the growth of communities.

Zoning ordinances tell you *what* you can build and *where*. Not until 15 years ago did the demand for regulation of the type and location of buildings produce action. Since



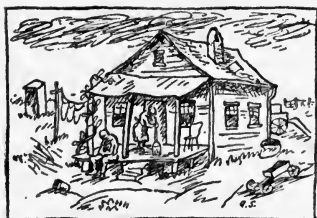
that time most cities and towns have passed zoning ordinances which make it impossible, for instance, to build factories in areas that are largely residential. Some cities also have ordinances that enforce the demolition of buildings which are unsafe; and some even tear down buildings that are unsanitary. These laws — when they are properly enforced — do much to prevent the spread of bad housing. They have little effect on existing slums because not many cities have strict demolition ordinances and few that do have them enforce them.

Model Housing

The other method has been scattered experiments in model housing carried on by private philanthropists, builders, and cooperative groups. Possibly 10,000 homes have been built in this way. In every case the housing has been far better than the average, but in every case the cost to the tenant or owner has been too great to make the housing available to average workers.

The English Way

In Europe, and in England particularly, a great deal has been done to house workers. The English people long ago realized all the difficulties which we are just beginning to understand. They felt that if private business could not provide decent homes at a profit and at prices that the average



workman could pay, the government should lend a hand.

Eighty-five years ago the British Government passed the first law to improve housing conditions for workers; and it has been passing laws ever since. The act of 1935 is the most progressive in England's history. It not only makes overcrowding of dwellings illegal but sets up the necessary steps to prevent any further overcrowding. It establishes a long-range program of slum clearance which will not be completed or allowed to stop until every slum in the British Isles is wiped out.

To accomplish these splendid ends the British Government has recognized that private business cannot do the job without help and has authorized a continuation of the subsidies offered in previous acts.

What is a Subsidy?

There is much uninformed talk about housing subsidy these days. The dictionary says that subsidy is a "gift to aid another financially." Any form of aid is thus a subsidy. Housing subsidies by governments take one of two forms, indirect and direct. Under these two headings are numerous subheads.

Among indirect subsidies the most frequent is tax exemption. Many States now have laws which say that low-cost housing projects that meet certain established requirements do not have to pay taxes. Only in New York City are there projects which benefit from this subsidy. Its purpose was, by eliminating the cost of taxes, to permit the building of housing that low-wage earners could afford. Many fine projects were built in



New York to take advantage of tax exemption; but even this subsidy was not great enough to cut housing prices down to the level of the low-wage earner. The majority of people who live in these projects earn from \$2,000 to \$3,500. These are not big earnings in New York and yet they are not those of low income workers.

Interest Reduction

Most of these projects were built on loans bearing 5 or 6 percent interest. This is lower than the usual construction loan interest but rents in these projects proved that it was not low enough to take care of the people for whom subsidized housing should be provided. In 1933 the United States Government tried another form of indirect housing subsidy, interest rate reduction. The Housing Division of PWA made loans at 4 percent to seven private corporations which built housing projects. These corporations had to limit their profits or dividends to 6 percent. With this two-sided subsidy rents were reduced again, but only by a small margin.

The English Government decided many years ago that no indirect subsidy could pull the price of decent new housing down to the level necessary for truly low income workers. The national government said to local governments and building societies, "If you will take the responsibility to build and rent decent dwellings for the poor we will make up most of the difference between what these homes cost to build and operate, and what the tenants can afford to pay." At the present time more than half of all workers' homes built in England receive some form of subsidy. One and one quarter million new homes for workers have

been built with direct government subsidies in the last 20 years.

German Housing

Governments in almost every other country in Europe have taken part in housing their workers. Since the war 3,000,000 new dwellings have been built in Germany. About 80 percent, or 2,400,000, were built with Government aid. The national and local governments have made loans on long terms and very low interest rates to cooperative or other building companies. Between 1927 and 1931 nearly 1½ million units were built which have been models for the best in planning and financing of low-cost housing.

Some time back we spoke of housing finance and showed how expensive this was in the United States. In Germany from the war until 1933 low-cost housing was financed like this: a first mortgage was provided at cost (from 6 to 10 percent) and a large second mortgage at 1 percent was provided out of government funds. The land on which this housing was built usually belonged to city governments and was leased for long periods at very low rentals. In this way Germany provided housing for even the lowest wage earners.



How Other Countries Aided

Holland, Belgium, France, Norway, Sweden, Denmark, and Switzerland have built much low-cost housing in latter years. Again most of it has received some government aid, usually in the form of long-term, low-interest loans. In Vienna the Austrian Government built thousands of dwellings for workers until the Socialist government was defeated. The total original cost of these homes was written off and they were rented for only the cost of operation.

In Russia a campaign for better housing has just begun. There the Government owns everything and can provide housing at whatever cost it chooses, so Russian housing can hardly be compared with that of other European countries.

Italy and Poland have also built some Government aided housing for low-income workers.

Why Governments Help

The most important European low-cost housing movements date from the war. Before that time some countries had made provision for assistance to workers but it was not a general government policy. The particular reason that European governments have done so much since the war is that during the war almost no housing was built. In 1919 most European countries were 5 years behind their housing needs. Private business was still disorganized and if anything was to be done to meet the immediate needs, only the governments could do it.

The idea that private business cannot make a profit and therefore will not attempt to provide satisfactory housing for low-income workers has been accepted in Europe.

Other Kinds of Subsidies

In this country many people still consider this idea radical and un-American. Some of them say that nobody should have a home he cannot pay for. The very people who say this send their children to free public schools; they ride on railroads which would find it difficult to operate without the Government subsidy of mail contracts; they drive on highways which are subsidized by all the people and which they could not afford if they had to pay the entire cost.

Other people object to Government subsidized housing because they say it is in competition with private business. Yes, by subsidizing housing, the Government would be in competition with some private business. It would be offering new, healthful homes at the same price to people who had never had anything better than worn-out, cast-off homes of the well-to-do or tenement hovels. Competition with this kind of business is in the public interest because indirectly it forces an improvement in housing.

Some years ago, people objected to the pure-food laws because they said Government was interfering with private business. Yet these laws are strictly enforced because the health of all the people seems more important than the profit loss of a few whose business would be hurt if they had to sell only pure foods.

The same answer to such objections holds true for housing. At present, honest private business does not operate in this field and therefore has no reason to fear competition. Those who do operate in this field deserve the competition which Government subsidy provides.

Questions

Would you be satisfied with "good housing laws" comparable to our pure food laws?

Would private builders serve low-income groups if the Government merely required that houses meet certain minimum standards, or do you think it necessary that the Government enter this field with subsidies?

Does your city have a building code or zoning and demolition ordinances?

If so, are they enforced?

If they are not, why not?

What do you think about prefabrication as a solution of the housing problem?

WHAT IS SLUM CLEARANCE?

IF our use of words was accurate, "slum clearance" could mean no more than the clearing of a slum. However, what most people mean by "slum clearance" is much more than this. In their minds this term includes all the many steps which lead from the wrecking of slum buildings to the complete reconstruction of a slum area.

Some people think that slum clearance—as it is popularly understood—is a simple business and they wonder why it seems to take so long to wipe out slums. Actually it is a very complicated and difficult affair.

Buying Land

Usually before you can tear down slum buildings you must buy and own them. When you start out to buy all the property in 20, 10, or even 2 blocks, you must deal with hundreds of owners. Some are willing to sell at a reasonable price; some are ready to sell at a price far above the value of their property; but some do not want to sell at any price. If your work is to be effective you must succeed in buying all the property from all the owners.

Usually the first 25 percent is easy. People who are having trouble with mortgages or taxes, or who want to move away from the slum, will be glad to talk business on almost any cash



basis. You buy their property — as a rule pieces scattered here, there, anywhere in the area. As soon as you buy these properties you are committed and have to go on.

Not many people make money out of the slums. We hear a good deal about landlords exploiting the poor but these days not a great many are getting rich from slum properties. Yet in any slum clearance you always run into a few — from 10 to 20 percent. These men do not want to sell their property at a fair price because they are making much more than a fair price from their tenants.

Right of Condemnation

No private individual can force them to sell at a fair price. Only a government agency, either national or local, could do that and even then only



if it had the right of eminent domain or condemnation.

If your city builds a new street, it can condemn private property, saying to you, "We need your property to build a street which is necessary for the good of everyone in the city. We will give you a fair price and you must sell." When government agencies have this power, they can force a sale from not only profiteers but people who refuse to sell for any other reason.

Courts decide whether a government agency can use this power. Some courts have held that slum clearance is not for the general welfare but only for the limited number who can live in the new projects; and therefore these courts have not allowed government agencies to use condemnation. Courts in New York State have held that slum clearance *is* for the general welfare and therefore have allowed the use of condemnation.

Courts Must Approve

It has been proved time and again that private business cannot engage in slum clearance without either being defeated or having to pay unfair prices for land. No government agency can do really large scale slum clearance without the right of condemnation; and until courts all over the country decide that slum clearance is for the general welfare, the slums will stay with us.

Buying land is the most difficult part of slum clearance. In England the law says that slums must go and that if slum buildings are judged unfit to live in, they should be torn down and owners should be



paid only for the value of the bare land. Thus, buying land for slum clearance in England is not so difficult. It may be many years before we have the same attitude toward slums in this country and until we do slum clearance will always be difficult.

Short-Time Homes

Although buying land is the most difficult and uncertain part of slum clearance there are many other hard problems. After the land is bought and before buildings can be wrecked, the workers who live in the shacks or tenements must move out and find other places to live if only until they can move into the new slum clearance project. Usually this period is at least a year. If you are building only one or two slum clearance projects in a large city, it is not particularly difficult for workers to find temporary homes. But in small towns or localities where there is a housing shortage it is hard to find homes at a price that workers can pay. This is particularly true when slum clearance is carried on at large scale. In any big



slum clearance movement, homes must be provided for workers *before* the slums are wrecked.

Some Sites Unfit

Often slum areas have been so completely ruined by the nearby development of factories or other nuisances that they should not be rebuilt for housing use. They should be cleared, of course, but their future use should be for industry — or sometimes for parks to act as a separation between industrial and residential districts. Where slum areas are, so to speak, retired from a housing use, homes must be provided elsewhere for those who have been displaced. It is surprising how many people, thinking of slum clearance as it is popularly understood, do not realize that often not only the homes but also the whole neighborhood is unfit to live in.

However, probably a majority of slum areas could be reconstructed for a housing use. The first thing of importance in rebuilding a slum area is to see that the crowding of buildings and waste of good space typical in slums is corrected. In most slums from 60 to 90 percent of a block area is covered with buildings but it is possible to house as many people much better in from 15 to 25 percent of the area.

Other things that enter into the replanning of slum neighborhoods are the provision of safe play space for children, buildings arranged so that they have light and air, and all the other requirements that we spoke of before under housing standards. Later on we shall learn, in the description of Techwood Homes, a project built by the PWA Housing Division in



Atlanta, Ga., what should go into the homes in a slum clearance project.

Everyone believes that slums are bad and that we should get rid of them. Many people know what must be done if we are to wipe them out. But until recently almost no one was ready to face the facts squarely and to *act* rather than *talk* about slum clearance.

Questions

Is there a slum clearance program in your city?

If so, does it include new construction for those now living in the slums or must they go elsewhere?

What are the chief obstacles to slum clearance in your city?

Would vigorous exercise of the right of eminent domain help?

What are the main difficulties in making HOLC and FHA useful to *workers*?

Does the Housing Division of the PWA or the Resettlement Administration have a project in your community?

What income group does it serve?

In Chapter VII on the cost of land we discussed factors tending to increase the cost of land in new real estate developments. Do you have any indications that owners of slum property in your city are "holding out" for prices that would increase slum clearance costs to the point where workers would not be able to pay rents that would have to be charged in new buildings?

Chapter XI

HOW DOES THE GOVERNMENT HELP?

GOVERNMENT in this country did not enter the housing field until the World War. At that time shipbuilding and munitions manufacture was concentrated in towns like Camden, N. J., and Bridgeport, Conn.

Many thousands of men were needed in these towns to turn out ships and shells. When the factories were working at top speed, there were not enough homes to take care of all the men who were drawn to these towns from other places. So the Government took on the emergency job of building dwellings for these war workers. With the armistice this work was stopped. The Federal Government dropped out of housing until 1932. We have already noted what the State government was doing in New York.

The RFC

In 1932, the Reconstruction Finance Corporation was set up in Washington to make all kinds of low-interest loans to help put business back on its feet. The RFC was permitted to make loans on housing projects to be built by corporations regulated and controlled by State laws, like those of New York. Few States had such laws before the RFC, but in 1932 and 1933 many passed them. Yet, for reasons which do not concern us here, the RFC made only one housing loan, for Knickerbocker Village in New York.



HOLC

The Home Owners' Loan Corporation, or HOLC, has made loans amounting to billions of dollars to help owners save their homes during the depression. Many of these were wage earners who owned low-cost homes. When salaries were cut and jobs were lost, millions of home owners faced the likelihood of losing their homes as well. Unable to keep up their mortgage and interest payments, they would have left the financing companies or mortgage holders with no choice but foreclosure. These people did not want to foreclose because they gained nothing from taking over homes which no one could afford to rent or buy. So the HOLC stepped in to tide both owners and mortgage holders over the emergency. Its work has been preventive rather than constructive, and since the danger of foreclosure has lessened it has stopped making loans.

The FHA

The best known, and often least understood, housing agency in the Government is the Federal Housing Administration, or FHA. FHA does not make loans for housing. It does not build housing. It insures loans privately made on housing privately constructed. In principle, FHA says to a prospective home builder, "If you produce plans for a home that meets certain minimum requirements, we will insure against loss the man who loans you the money to build this home." Since FHA is selling a service rather than a product, the stimulation of construction by publicity and education must be one of its biggest jobs.



That is why you read so much about FHA and why it is confused with other housing agencies.

FHA stimulates three kinds of construction with its insurance: first, modernization and repair of existing buildings; second, the construction of individual homes; and third, the construction of medium low cost housing projects. All three are important to workers whose incomes are large enough to permit them to own their homes or to live in the type of private housing projects which we described as operating in New York.

FHA insurance is changing the present system of home financing by substituting a long-term single mortgage for the short-term expensive first and second mortgages. This is one of the most important steps in cutting the cost of housing. FHA insurance will help private business to reach many people who have never been able to afford their own home and others who have never been able to rent truly good quarters. If FHA insurance is to help slum dwellers, however, *private business must develop cheaper and better homes.*



Resettlement

Two Government agencies are directly engaged in the construction of housing for low-income workers, the Resettlement Administration and the Housing Division of PWA. Resettlement has a varied program.

Its three major purposes are: Rural rehabilitation, rural resettlement, and suburban resettlement. Under rural rehabilitation it helps people like farmers who have been ruined by drought to get back on their feet by loans. Under rural resettlement it is building many housing projects for people who are stranded in their present location, like farmers whose land is worn out, or miners who live near mines that have petered out. These projects are located in areas where the farmers and miners can make a living besides having a decent place to live. Under suburban resettlement it is building three large "garden cities" near Washington, Cincinnati, and Milwaukee, to house urban workers in pleasant surroundings.

Housing Division, PWA

When President Roosevelt set up the Public Works Administration, the work of developing housing was transferred from the RFC to the Housing Division of PWA. This is the oldest of the New Deal agencies which works with housing from what we might call the constructive aspect.

In 36 cities and in Puerto Rico and the Virgin Islands the Housing Division is building 51 projects to house people who have lived only in slums. All these projects are made up of what we call multiple dwellings, that is, there are no



single-family houses in the projects. When 40 to 70 percent of dwelling units in every city are single-family houses, you will perhaps wonder why they are used in so few large-scale housing projects, whether they are constructed by Government or private business.

Why Group Houses?

The reason is that you can buy much more house for your dollar in group houses or apartments than you can in single-family houses. Outside walls are among the most expensive parts of construction. With a group house or apartment you never have more than three outside walls when these units are on the end of a row, and when they are in the middle you only have two outside walls. The single-family house, of course, has four outside walls—not only to be built but to be heated in winter. It costs about 40 percent less to heat a group house or apartment than it does to heat a single-family house. And by grouping houses or apartments you save in plumbing and electrical costs.

Of course, a single-family house has many advantages that you do not find in group houses or apartments. You have more privacy and your own individual yard. If your neighbors have a baby that cries all night you are less likely to be kept awake than if you live in an apartment.

However, if savings in heat, water, and house-keeping work are more important than privacy, there is no question that the group house or apartment is preferable.

The First PWA Community

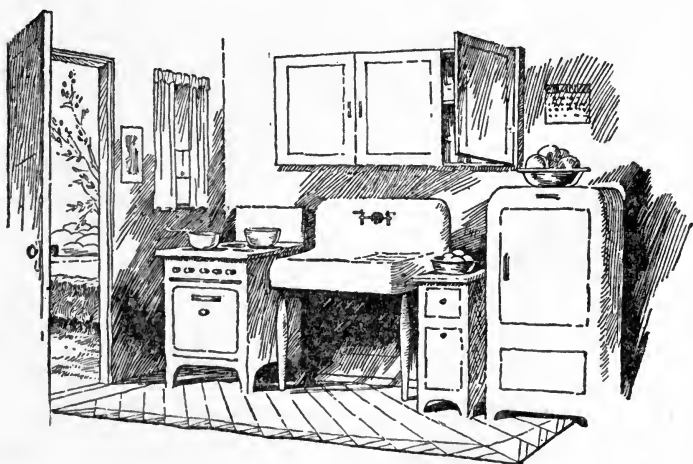
The first of these projects, Techwood Homes in Atlanta, Ga., is now in operation. To get an idea

not only of the 51 projects, but also of what low-rent housing is possible—if *the people want it*—let us look at Techwood Homes.

Techwood Homes consists of 604 dwellings, arranged in apartments and group houses. Dwellings range in size from what we call three-room to six-room units. In counting rooms we leave out the bath. There are baths in every Techwood dwelling with toilet, lavatory, full length bath tub, and medicine cabinets—and hot and cold running water in every bath. What we count are living rooms, bed rooms, kitchens, and dining rooms.

Economy in Rooms, Too

No small dwellings and very few large ones have dining rooms. The reason for leaving them out is interesting. If you count the time you spend in a dining room, you will realize that it is probably not much more than 1 hour a day. But you pay for 24 hours a day use of your dining room. The Housing Division considered this room as unnecessary and extravagant on the whole and therefore cut it out to save money for tenants.



Typical Homes

So, a three-room unit contains a living room, bed room, bath, and kitchen. The difference in size among most dwellings in projects built by the Housing Division is the difference between one, two, and three bedrooms. Living rooms in the larger units are bigger than those in the smaller, but baths and kitchens are standard. The kitchens in Techwood Homes have electric stoves and electric refrigerators, a sink with both drainboard and laundry tray, and plenty of cupboard space. Central heat is also provided.

The Best is Cheapest

You might wonder how these modern improvements could be provided for slum dwellers who up to now have not been able to afford anything better than coal stoves, oil lamps, and cold water from an outdoor pump. One reason is that, in buying coal and oil and water, the slum dweller is able to buy only a little at a time. When a slum dweller buys coal by the sack he has to pay much more per pound than if he could afford to buy it by the ton. In buying current from the utility companies for 604 homes at one time, the Housing Division was able to get a rate that made an all-electric installation practically as cheap as an occasional sack of coal and gallon of oil. The same idea of operating on a wholesale basis has produced economy in construction costs as well. This of course can be done by private business as well as government.

What else do the Techwood Homes have? Well, all bedrooms are large enough to put in either two single beds or one double bed. Every apartment or house has cross-ventilation and has direct sunlight at some time during the day. The buildings

are no more than three stories high and cover less than one-fifth of the total ground area of the site. The remainder is given to grassy plots where children may play, safe from the dangers of the public streets.

Low-Rent Housing

Rents in this project vary from \$16.40 per month for a three-room apartment to \$31.30 per month for the best six-room house. The cost of heat, hot water, light, cooking and refrigerating fuel amounts to \$1.81 per room per month so that the total monthly costs to the tenant for renting and operating a three-room apartment amounts to \$21.83.

The same general type of housing will be found in most of the Housing Division's projects. In some cities where the type of people who should be housed cannot afford even \$16.40 per month, simpler dwellings are being built, but the majority of projects are like Techwood Homes.

You will wonder how such homes can be provided by the Government when private business has never been able to do it before. The thing which makes it possible is subsidy — about which we spoke some time back. The Government says: "We will put up all the money necessary to build this project, but you need not pay it all back. You must pay for operating the project at cost, but of the cost of building we ask only that 55 percent be returned." In other words, the Government makes a grant of 45 percent.

Why the Subsidy Pays

Some people object to this subsidy, saying: "If you give away 45 percent of the original cost the taxpayers of the country are paying 45 percent of

the rent for those who live in these projects." This is not true. All operating costs are paid by tenants and the grant amounts to only 20 percent of the total economic rent.

If these people believe in wiping out juvenile delinquency, in improving health, in cleaning up fire hazards for the whole community; and if they believe that improved housing will help to bring about these better conditions, then they should not object to the small price that must be paid, particularly when it will reduce the price that they now pay in taxes to keep up courts and prisons and public hospitals and all the institutions which are intended to cure social evils rather than to prevent them.

Since cities pay out from 4 to 10 times what they receive in taxes from slums, the people are now subsidizing slums. They have subsidized them ever since jails were built to detain criminals, and insane asylums and public hospitals were built to take care of the poor people who were sick in mind and body. No one believes that we can do without these institutions and few object to the taxes necessary to operate them. Would it not be better to spend the same amounts to keep our people well and happy rather than to take care of them after their lives are broken?



Questions

Do you know of any assistance given by the Home Owners' Loan Corporation to workers who were in danger of losing their homes?

Do you know of instances where the Federal Housing Administration has insured loans made to workers for repair or modernization of old homes, or construction of new homes or housing projects?

Chapter XII

WHAT CAN LOCAL GOVERNMENTS DO?

THE program of the Housing Division of PWA will provide for about 25,000 families, as many people as live in Peoria, Ill., for example. This may seem like a large program, but if you consider that in New York City alone, more than a million people live in tenements that are now worn out and were no good in the first place, you realize that for the whole country this program is not a drop in the bucket.

If the slums are to be wiped out, should the Government in Washington continue to direct the work? No, for many reasons.

Local Responsibility

In the first place the responsibility should not be that of the Federal Government. The cities and States should be responsible for improving their own housing. Second, local communities probably know more about local conditions than the Government in Washington could ever learn and therefore should do the work. Third, progress would be more rapid if it were locally directed because local authorities would not have to refer all decisions to Washington. And finally it would not be fair to require that every taxpayer



in the country should bear an even share of the cost to improve the housing in any one locality. The people of that district should carry the biggest part of the load because they are the people who benefit most from the improved housing.

Both the Resettlement Administration and the Housing Division of PWA believe in this principle. You might ask, "Why then do they direct all the work now under construction entirely from Washington?" The reason for this is that both agencies were set up to do a job which few local communities understood. No one had tried to do this kind of work before. It was easier to set examples which would illustrate the general principles to be followed in the future if the examples were developed under one central head. It was planned that the first demonstration program should be handled directly from Washington and that any succeeding work should be decentralized, so that responsibility and control should lie in the local communities.

Can these local communities now take steps to solve their housing problems?

Housing Authorities

Not very many can, either because they do not have proper laws or because they do not have enough money. States must pass laws to set up what we call housing authorities. These authorities are usually a board of five members with power to raise money by selling bonds, to build and operate housing projects. Twenty-one States have now passed laws to make it possible to set up such authorities and about 40 cities now have "Municipal Housing Authorities."



At present only one such au-

thority, that of New York City, has attempted to build housing on its own responsibility. The rest have done no more than to investigate housing conditions. This of course is the first step since you cannot decide where you want to go until you know where you are. But their work is just beginning. The reason they have done so little is that they have not had money to operate with, and because the people as a whole have not demanded that they be given money.

Almost every large town in England has an active housing authority backed up by the respect and confidence of all. Perhaps our municipal, county, and State authorities will in time receive the same respect and confidence.

They will, if the people whom they can help understand what they can do, and demand that they do it. Otherwise they will exist for a few years and then be abolished.

City Planning

No housing can be successful unless it relates to a logical city plan. Many cities have prepared city plans which aim to do two things: First, to direct the development of the city wherever possible along logical and wise lines; and second, where direction is not possible to regulate the development within reason.

Past Growth Jumbled

For a long time many of our cities doubled their population every 10 years. These cities grew because industry developed; and because it was most important, no one chose to regulate where industry should locate. There was no orderly plan in which industry was placed in one area, homes in

another, and business in a third. They were all jumbled-up together.

This jumbling up did a number of things — all of them bad. In the first place as soon as an industrial plant was built in a neighborhood originally residential, the neighborhood was ruined for homes. Yet it was often impossible for other industries to move in and develop the neighborhood for industrial use, because industry needs low cost land and any land that is cut up into lots for houses is more difficult and expensive to buy than unsubdivided land. The consequence was that these neighborhoods were left to rot.

In the second place the cities drifted the way sand drifts. Instead of reconstructing areas that were already settled the builders of the city passed over them and went on to develop new areas. The cities constantly spread out, out, and out. We find today that many cities with past rapid growth, are laid out to take care of 5 to 10 times as many people as they can reasonably hope ever to have.

This kind of growth and drift may ruin any housing for workers that is built today just as well as that built in the past, unless cities take steps to regulate it.



Zoning Essential

This regulation calls for, first, a city plan based on facts rather than the ballyhoo of civic boosters. The city plan will provide for the reconstruction of settled areas and a close check on expansion of the city's limits. It will establish sensible zoning and not the kind that exists in one big middle western city where all the population of the whole United States could legally be accommodated within the city limits. And it will plan streets that can handle traffic quickly and easily, rather than the kind which used to appear on city plans. Thirty years ago some city planners tried to plan what they called "the city beautiful." They arranged streets to give pretty views with city halls or public libraries or other such buildings at the end. This kind of planning has done one thing only . . . it has bottled up traffic and needlessly complicated the working of the city.

People are beginning to realize the importance of city planning just as they are beginning to realize that we must work together in every way. Practical city planning seeks simply to produce a workable, livable city which will provide the greatest benefit to the greatest number.



Questions

Do you agree with the author that the responsibility for housing should rest with local governments rather than in Washington?

What are the reasons for your agreement or disagreement?

Is the development of your city regulated by a logical city plan or does the city just drift as the sand drifts?

Does your city have a housing authority?

If so, what is it doing at the present time?

Suggestion.—Supply the class with material from your municipal housing authority or, if there is none, from the nearest city having one. Make this material the subject of class discussion.

Chapter XIII

WHAT HAVE WORKERS DONE?

WE have covered to some extent the work done to improve housing conditions by two of the three groups interested in low-cost housing — those who make a business of housing, and those who want to help. We have said nothing of what the most important group — those who will benefit directly from improved housing — are doing and should do.

The American Federation of Labor

Among organized groups of workers the American Federation of Labor has been active. It endorsed and threw its full weight behind the Wagner-Ellenbogen housing bill which passed the Senate, but not the House, in the Seventy-fourth Congress. Organized labor is strongly in favor of public housing for two reasons: first, because workers may obtain better homes; and, second, because its development will give jobs to carpenters and plumbers and electricians and all the men who work both at building and the provision and transportation of materials.

The Amalgamated Clothing Workers

Labor's interest in housing is best illustrated by three housing projects: that of the Amalgamated Clothing Workers in New York, Carl Mackley Houses in Philadelphia, and Westfield Acres in Camden, N. J.



The Amalgamated Clothing Workers of America in 1927 built a cooperative project of 303 apartments in the Bronx, N. Y. In 1928 and 1929 they added 208 additional apartments. In 1930, a third development was built on the lower east side of New York. Workers living in these projects buy stock in the Amalgamated Housing Corporation and pay monthly charges like rent. In this way they buy their homes. These projects have been very successful because of the strong cooperative spirit in the union.

Hosiery Workers

In 1933 members of the American Federation of Hosiery Workers, organized as the Juniata Park Housing Corporation, secured a loan from the Public Works Administration for a project to house their families. This project of 284 apartments is located in the north end of Philadelphia. It has an auditorium, swimming pool, and social activities which have given the tenants an entirely new outlook on life.

Westfield Acres

Another example of labor's growing interest in housing is the Housing Division's project "Westfield Acres" in Camden. There, in 1934, a Labor Housing Committee, representing all labor organizations in the city, was formed. These men were

tired of the poorly designed, cheaply built houses typical of the Philadelphia-Camden area. They could not afford to build their own homes and nothing they could afford to rent or buy was satisfactory. By persistence and hard



work, they made known their needs and were able to obtain a project for Camden.

Now, the same success is possible to any workers who are sufficiently anxious to work for it. So far, the demand for better housing has come only from those people who profit from construction or those who want to "help the poor." This is not a very firm foundation for a public housing movement. Unless many organizations like the Camden Labor Housing Committee work to establish housing authorities in their towns and then to put these authorities to work, the movement so well started will die out.

The East Side

Another type of workers' group is best illustrated by the Lower East Side Housing Conference of New York City. This is a neighborhood organization whose interest is bound by the bad housing which they must inhabit because they have no choice. The conference represents several races, many nationalities, and all kinds of personal interests. They are working to wipe out the bad slums of New York and to replace them with decent housing at reasonable rentals.

The evidence submitted by this group before the United States Senate Committee which considered the Wagner-Ellenbogen housing bill had much to do with the passage of the bill by the Senate. Before this committee, mothers told of babies burned to death in tenement fires, of boys sent to reform school



because they could have no decent home life in the dark, cold, and overcrowded flats. These were not professional reformers but the people who knew what it meant to live in the slums. If more people like this had shown their feelings, the Wagner-Ellenbogen bill would now be law.

Wagner-Ellenbogen

We have mentioned the Wagner-Ellenbogen bill a number of times. Just what is it and what does it mean?

We shall not cover in detail the points of this bill. Broadly speaking, its purpose is to continue the work started by the Housing Division on a permanent basis. It says, however, that from now on, the cities must be responsible for their housing problems. If they take the lead, the Federal Government may provide the subsidy up to a maximum of 45 percent and may make loans for the remainder.

The bill also says that no one who can get decent housing elsewhere at a price he can pay will be allowed to live in projects constructed under its



terms. Under this bill workers will not own their homes but they will be able to rent good homes at low prices. No one whose income is more than five times the rent can live in them. What this means is that, if a home with heat and light and water and cooking and refrigeration rents for \$20 a month, no one who makes *more* than \$100 a month will be allowed to live there. The same regulation now applies to projects built by the Housing Division.

If this bill, or similar legislation, is enacted into law, workers have a chance to do much to improve their housing. They must take the lead, however.

Questions

What has labor done about the housing problem in your city?

Has there been discussion of such projects as those mentioned in this section?

Would they be desirable in your city and, if so, what are the chances of securing action?

Suggestion.—Secure copies of any pending or passed housing legislation from Congress or your State legislature; and after studying it, discuss it in class.

Do you think it makes the right approach to the problem?

Chapter XIV

WHAT CAN WORKERS DO?

THERE are many things which workers can do to produce better housing conditions.

The first is to find out what their community is doing now to guarantee better conditions. Does it have a building code? Building codes say what kind of construction must be built and what must go into a building. (See page 37.)

Building Code

For instance, in some cities you cannot build a wooden building within certain limits because it makes a fire hazard. In most cities, the building codes tell you the minimum size of rooms you can build and how many windows and of what size. Some cities do not have building codes and many are not up to date. Housing conditions would be greatly improved if building codes were brought up to the minute and kept there.

Zoning

What about zoning ordinances? We spoke of them some time ago. (See pages 37 and 65.)

Is it possible, in your city, to build a slaughter house next to a home? If so, your zoning ordinance is no protection against the possibility of ruining your home. It is generally agreed that most zoning ordinances are good in theory but that in practice they are not entirely good. Those who wrote them frequently thought their city would sometime grow to the size of New York, for

instance, and more area was zoned for business and industry than could ever be used. The result is that housing now in areas zoned for, but never to be used by, industry is doomed — because the owners do not dare to improve it.

So, people who are interested in improving their living conditions should see that zoning ordinances give them some protection — rather than, as is now the case, actually taking away that protection.

Demolition

Finally, they should see what provision is made for removal of buildings that are unfit for habitation.

Some cities, among which Milwaukee is the best example, have very strict demolition ordinances. If the building inspector reports a building unfit for habitation it must be torn down. *And it is torn down.* The result is that Milwaukee has almost no slums at all. Owners are forced to keep their buildings in good condition and they should be.



Other cities have these ordinances but they are not enforced or the owner of a dilapidated building pays a little money to someone who fixes things up with the politicians and the order to tear down is removed.

So, people who are interested in improving their living conditions should see to it that demolition ordinances are passed and enforced.

New Laws

By such measures much can be done to prevent the spread of slums. But in every city damage has been done; and slums exist that cannot be wiped out by purely preventive action. The only way to cure the existing disease is by surgery — cutting out the slums and replacing them with new and decent housing.

The Wagner-Ellenbogen housing bill is far from the final word on public housing but it is now very important because it shows that Congress can do something effective if the people want it.



United Action

In the long run only one group of people can obtain good low-cost housing. This is the group which needs the housing. This group can be effective only through collective action such as that sponsored by the American Federation of Labor and Labor Housing Committees.

Perhaps the Resettlement Administration or the PWA Housing Division is building a project in your neighborhood. If so, visit

the project, learn how it is set up, what it proposes to do for your community and what it indicates for the future of your neighborhood. You will appreciate far better than any words can tell you what better housing can mean and may be.

Workers have formed Labor Housing Committees in scores of cities. These committees have as their central source of information the Labor Housing Conference, Room 106, 901 Massachusetts Avenue NW., Washington, D. C.

Questions

Do you think labor can do more than it has to improve housing conditions in your city?

Suggestion.—Get your Central Labor Union to appoint a standing committee on housing. This committee can cooperate with other community groups working for better housing. It can be especially effective in keeping workers informed on this activity, pointing out to them the possibility of securing such projects as those described in chapter XIII.

Does your Central Labor Union have a standing committee on housing?

If so, is it cooperating with other community groups working for better housing?

Is it affiliated with the Labor Housing Conference?

Chapter XV

THE FUTURE OF GOVERNMENT HOUSING

AT the present time, as we have said, the Government is building a number of projects in scattered communities.

The Housing Division has set two limits on the incomes which people who wish to live in its Techwood Homes project may have. The top is \$1,800 per year. Families — even big families — which earn more than this should be taken care of by private business. The bottom is \$700 per year. Families with less than this cannot afford to live in the projects.

No family with an annual income more than five times the rent of a desired home will be allowed to live there. This means that no well-to-do families can take advantage of these low rents.

Private business believes that the \$1,800 limit is too high. But the Government says that it is difficult, if not impossible, to provide decent housing for large families at this level without some subsidy.

No Competition

As private business develops better and cheaper housing the Government will be able to house more people with incomes below \$700. This is proper, for the *Government*



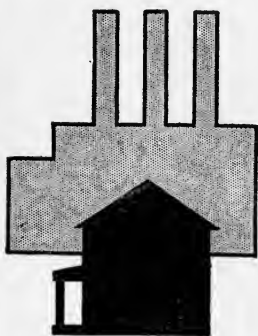
should never compete with private business in a field where private business is giving satisfactory service.

The Government should not wait for private business to develop better and cheaper homes but should aid this development in every way. It should be remembered, however, that no matter how fine and how cheap a home private business can develop, there will always be deserving people who cannot afford it without the help of the Government.

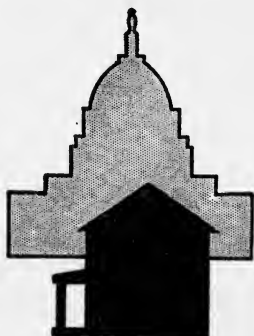
In England it has been decided that every person should have a decent home. The Government is pledged to aid those who cannot obtain such housing without help. Perhaps the Government in this country will not recognize the same responsibility for many years. Yet it seems no less reasonable a public responsibility than universal education is.

We Have Begun Well

In the spring of 1936, Mr. Herbert W. Morrison, member of Parliament and British housing expert, visited the United States. After studying the



FOR INCOMES
OVER \$1800
PRIVATE INDUSTRY



FOR INCOMES
\$700 TO \$1800
PUBLIC HOUSING



FOR INCOMES
UNDER \$700
?

Wagner-Ellenbogen housing bill, he said, "This is similar to but somewhat milder than the British Act of 1890."

On the other hand, Sir Raymond Unwin, the world's outstanding housing expert, speaking of the work of the Housing Division said, "You have accomplished more in one year than England did in her first 15 years of Government housing."

From these two statements we may see that England is far ahead of us, but that with typical American spirit we are rapidly catching up.

Whatever objections as to methods there may be, it seems clear that everyone is agreed that the Government should aid the low-cost housing movement and that in some form Government aid should continue.

Questions

How many families are there in the United States with incomes below \$700 a year?

Do you think the Government should provide housing for them as well as for families with \$700 to \$1,800, as at Techwood Homes?

Chapter XVI

THE FUTURE OF PRIVATE HOUSING

THIS booklet has emphasized very strongly the part of the Government in housing. This is because it is a new thing and so few people understand what the Government is doing and why. If you did not read carefully, you might think that the Government was taking over the housing business. This, of course, is far from the truth. Private business which has occasionally objected to Government housing should realize that its normal and legitimate business will *not* be subject to unfair competition.

All Business Benefits

In fact, if England's experience is valuable for comparison, Government housing in a new field should be of greatest benefit to private business. During the war building construction in England fell off to almost nothing. Almost no new homes were built for the 5 years, 1914-19. Then there was a great shortage of homes, particularly for workers. Because business was not entirely recovered from the war, building costs were very high and no one could afford to build houses.

So the Government began to subsidize low-cost housing. For several years most of the building in the country was Government subsidized housing. This work helped to put private business back on its feet and by 1925 the volume of private housing had started to rise.

Within the last few years private and public housing have been developed side by side without

any difficulty to the point where England has had the biggest—and yet a sound—building boom in her history. Experts believe that, without the “pump priming” of public housing just after the war, this boom could not have been started.

By operating in the low income field, to date untouched by private business, Government cannot fail to create a demand for all housing. This will help private business in two ways. First, it means immediately increased business in orders for Government housing. And second, it is a challenge to provide private housing for lower income groups than private business has yet served.

The Federal Housing Administration's insured mortgages, which we spoke of before, are already helping to open up this new field. Private business is already developing new materials and methods. In the long run, it seems certain that the housing work carried on by the Government will be looked upon by private business not as at present with some suspicion but with hearty approval.

The Government's Sphere

Government housing is a challenge to private business. Real estate men and the building industry realize that they *must* develop better and cheaper homes if they are to survive. They are working night and day to produce such homes. *Whatever part the Government may have in the future, housing will always be dependent on private business.* As private business develops cheaper and better homes, it can serve the people who now can get decent housing only through Government aid. And as these homes are perfected Government can make *them* available to people who cannot afford decent housing now on any basis.

The maximum volume of housing to be affected by Government aid is placed by most experts at the lowest third. This means that at least the upper two-thirds of our people should continue to get their housing from private business. Private business can also help the Government to provide decent housing for workers whose only idea of the "American Standard of Living" is what they see in the movies.

Private business has opportunities without limit for the future, but in return it must accept one solemn responsibility; to provide more and better housing for the housing dollar.

Questions

What is *your* opinion on the future of private housing?

Do you think private business should be relied upon to develop a type of construction that can be used by the Government in meeting the needs of families with incomes below \$700?



Chapter XVII

CONCLUSION

IT will be many years before the workers of this country are adequately housed. We have seen what the difficulties are and how hard it is to overcome them. There is no use to believe that, simply because private business and the Government are now interested in low-cost housing, it will be provided for everyone.

What we can believe, however, is this: until 1933 there was lots of talk about low-cost housing but very few people did anything about it. Today private business is doing everything in its power to open up this new field. Governments, not only the Federal Government, but also State and city governments, have set up agencies to deal with the problem. These combined forces can and will produce low-cost housing on a scale comparable to that of England and Germany, if the people of this country want it.

Our experience since 1933 indicates the probability that the Government is in housing to stay. Its relation to private business should — and probably will — change as economic conditions change. It must never compete with private business in fields where private business is giving satisfactory service. In spite of the loud objections of those who exploit the poor, however, its duty is to act vigorously in the field where private business cannot give honest value.

Once the unnecessary fear and suspicion caused by any change in the established way of doing things die out — as they always do — there is no

reason why Government and private business should not join hands to pull toward the goal of a decent home for every American. But if there is to be a real low-cost housing movement in this country, the people who should live in such housing must go to work for it. Through their unions, cooperatives, associations of all kinds, they must put to work these tools that have been created for their use.

In the long run, it is not the Congressmen, or the Government officials, or businessmen who must be responsible for the provision of better housing. It is the people's responsibility, and theirs alone.



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